

Information to identify the case:

Debtor 1	David M. Carrick	Social Security number or ITIN	xxx-xx-5215
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 20-13740-KCF			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

David M. Carrick

6/19/20

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
David M. Carrick
DebtorCase No. 20-13740-KCF
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 30

Date Rcvd: Jun 19, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 21, 2020.

db +David M. Carrick, 10 Regal Drive, Monmouth Junction, NJ 08852-3046
cr +Millennium Bagel X, Inc., c/o Hellring Lindeman Goldstein & Siegal, One Gateway Center,
8th Floor, Newark, NJ 07102-5323
518747386 +506 Washington Street LLC, c/o Anthony F. Gralewski, Esq., 55 College Street,
Jersey City, NJ 07305-1513
518747388 +A. Mr. Pest Jr., 103 Godwin Avenue, Midland Park, NJ 07432-1813
518747389 +AGA Fine Food, LLC, POB 367, Palisades Park, NJ 07650-0367
518747390 ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088
(address filed with court: American Honda Finance, 201 Littel Falls Dri, Wilmington, DE)
518747391 +Auto-chlor, 685 Gotham Parkway, Carlstadt, NJ 07072-2403
518747392 +City of Hoboken Health Department, 94 Washington Street, Hoboken, NJ 07030-4556
518747393 +David Carrick, 10 Regal Drive, Monmouth Junction, NJ 08852-3046
518747394 +Diac Food Service, 110 Pennsylvania Ave., Paterson, NJ 07503-2510
518747395 +FifthThird Bank, POB 630778, Cincinnati, OH 45263-0778
518747396 Franklin Mutual Insurance Company, 899 Mountain Ave, Suite 3B,
South Plainfield, NJ 07080-3403
518747397 +Gerald Provisions... Inc., 23 Wescott Street, Westwood, NJ 07675-7432
518747398 +Golden Malted, POB 129, Concordville, PA 19331-0128
518747399 Hackensack Supply Company, POB 9149, Paramus, NJ 07653-9149
518747400 Mauro's Deliveries Fastr Food Service L, Hackensack, NJ
518747401 +Millennium Bagel X, Inc., c/o Hellring Lindeman Goldstein, & Siegel, One Gateway Center,
Newark, NJ 07102-5310
518747402 +Nissan Motor Acceptance Corporation, POB 660577, Dallas, TX 75266-0577
518747405 +PS&G CO, POB 14444, New Brunswick, NJ 08906-4444
518747404 +Project Loan, POB 29429, Atlanta, GA 30359-0429
518747406 +Quicken Loans, POB 6577, Carol Stream, IL 60197-6577
518747407 +Rockland Bakery, 94 Demarest Mill Road, Nanuet, NY 10954-2989
518747408 +Shanna Manuel, 412 26th Street, Apt. 4, Union City, NJ 07087-4542
518747409 +Stacks Pancake House & Cafe, 506 Washington St., Hoboken, NJ 07030-4906
518747410 Swede Farms, 480 Alfred Avenue, Ridgely Park, NJ 07660
518747411 +TD, POB 8400, Lewiston, ME 04243-8400
518747412 +Yankee Linnen, 63 Second Ave., Paterson, NJ 07514-2003

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 20 2020 02:20:12 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jun 20 2020 02:20:08 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
518747403 E-mail/Text: bcwrtoff@cablevision.com Jun 20 2020 02:21:23 Optimum, 1111 Stewart Ave,
Bethpage, NY 11714-3581

TOTAL: 3

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518747387* +506 Washington Street LLC, c/o Anthony F. Gralewski, Esq., 55 College Street,
Jersey City, NJ 07305-1513

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 21, 2020

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin
Form ID: 318

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Total Noticed: 30

Date Rcvd: Jun 19, 2020

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 19, 2020 at the address(es) listed below:

Bruce S. Etterman on behalf of Creditor Millennium Bagel X, Inc. bsetterman@hlgsllaw.com
Denise E. Carlon on behalf of Creditor Quicken Loans Inc. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
John Michael McDonnell on behalf of Trustee John Michael McDonnell jmcDonnell@mchfirm.com,
NJ95@ecfcbis.com,bcrowley@mchfirm.com
John Michael McDonnell jmcDonnell@mchfirm.com, NJ95@ecfcbis.com,bcrowley@mchfirm.com
Richard Honig on behalf of Creditor Millennium Bagel X, Inc. rbhonig@hlgsllaw.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov
William L. Pegg, Jr. on behalf of Debtor David M. Carrick williamlpeggjr@gmail.com,
williamlpeggjr@gmail.com;peggwr84347@notify.bestcase.com

TOTAL: 7